

009201" 29066960

| Report Field   | Description  |
|--|--|
| Report Field   | Description  |
| <b>Profit / Risk</b>                                   | Report section summarizing profit and risk numbers.  |
| <b>Estimate Profit</b>                                 | Estimated profit contribution of accounts in each range.<br>Example: Estimated Profit = (Net Interchange Fees + Fees + Interest) minus (Cost of Funds + Net Credit Loss + Collection Expense + Delivery Expense).<br>The calculation may be modified for your installation. For your profit calculation, see your TRIAD Project Guide. |
| <b>Estimated Profit Account</b>                        | Estimated profit contribution per account in each months-on-books or behavior score range.   |
| <b>Estimated Profit Active</b>                         | Estimated profit contribution per active account in each months-on-books or behavior score range.  |
| <b>Balance-at-Risk/Receivable</b>                      | Ratio of the balance-at-risk to the total balance for non-charged-off accounts by range. All unscored accounts have their entire balance included in the balance-at-risk.  |
| <b>Overlimit</b>                                       | the statement.   |
| <b>Average Amount Overlimit</b>                        | Average over-limit amount of over-limit accounts.  |
| <b>Overlimit Amount / Overlimit Balance Percentage</b> | Percent of total account balance over limit for over-limit accounts.   |
| <b>Fee Data</b>  | Report section summarizing the fee revenue being tracked.  |
| <b>Fees 1 through 4</b>                                | Total amount of annual fees billed. You can set and edit the fee labels for the report in General Options tab in the Client Parameters - Options dialog box in the PCTMS.  |
| <b>Behavior Score Data</b>                             | Report section summarizing behavior score data.  |
| <b>Accounts Scored</b>                                 | Total number of scored and retained accounts this cycle. Typically excludes Payment Projection scored accounts.  |
| <b>Average Score</b>                                   | Average behavior score for accounts within each range. Typically excludes Payment Projection scored accounts.  |
| <b>Average Balance by Performance Ratio</b>            | Report section summarizing Average Balance by Performance Ratios, also known as cleverness indices.  |
| <b>1 Cycle/Current</b>                                 | Ratio of the average statement balance of one-cycle, two-cycle, three-cycle, and four or more cycle delinquent accounts to the average balance of current accounts.<br>Note: The lower the ratio, the better the strategies are performing.  |
| <b>2 Cycle/Current</b>                                 |  |
| <b>3 Cycle/Current</b>                                 |  |
| <b>4+ Cycle/Current</b>                                |  |

old, to  
be replaced

1.7

| Report Field   | Description  |
|--|--|
| Profit / Risk  | Report section summarizing profit and risk numbers.  |
| Estimate Profit  | <p>Estimated profit contribution of accounts in each range.</p> <p>Example: Estimated Profit = (Net interchange Fees + Fees + Interest) minus (Cost of Funds + Net Credit Loss + Collection Expense + Delivery Expense).</p> <p>The calculation may be modified for your installation. For your profit calculation, see your <i>Triad Project Guide</i>.</p> |
| Estimated Profit/<br>Account   | Estimated profit contribution per account in each months-books or behavior score range.  |
| Estimated Profit/<br>Active  | Estimated profit contribution per active account in each months-on-books or behavior score range.  |
| Balance-at-Risk/<br>Receivable   | Ratio of the balance-at-risk to the total balance for non-charged-off accounts by range. All unscored accounts have their entire balance included in the balance-at-risk.  |
| <b>Credit Line</b>   |  |
| Average Amount<br>Overlimit  | Average over-limit amount of over-limit accounts.  |
| Overlimit Amount/<br>Overlimit Balance<br>Percentage                     | Percent of total account balance over limit for over-limit accounts  |
| Fee Data   | Report section summarizing the fee revenue begin tracked.  |
| Fees 1 through 4   | Total amount of annual fees billed. You can set and edit the fee labels for the report in General Options tab in the Client Parameters - Options dialog box in the PCTMS.  |
| Behavior Score Data  | Report section summarizing behavior score data.  |
| Accounts Scored  | Total number of scored and retained accounts this cycle. Typically excludes Payment Projection scored accounts.  |
| Average Score  | Average behavior score for accounts within each range. Typically excludes Payment Projection scored accounts.  |
| Average Balance by<br>Performance Ratio                                  | Report section summarizing Average Balance by Performance Ratios, also known as cleverness indices.  |
| 1 Cycle/Current<br>2 Cycle/Current<br>3 Cycle/Current<br>4 Cycle/Current | <p>Ratio of the average statement balance of one-cycle, two-cycle, three-cycle, and four or more cycle delinquent accounts to the average balance of the current accounts.</p> <p>Note: The lower the ratio, the better the strategies are performing.</p>   |